

What is claimed is:

- 1 1. A change management system comprising:
- 2 (a) a change information input section for
- 3 inputting change information about an amount of
- 4 change that is to be returned to an individual
- 5 customer by a service provider as the balance of
- 6 a payment with one or more banknotes and/or large
- 7 coins for each service at the service provider;
- 8 (b) a change summing section for summing the
- 9 individual amounts of change, which have been input
- 10 by said change information input section, for each
- 11 customer;
- 12 (c) a judgment section for discriminating
- 13 whether or not the total amount of change for an
- 14 individual customer as the result of the summing
- 15 by said change summing section reaches a
- 16 predetermined amount;
- 17 (d) a notifying section for, if the result
- 18 of the discrimination by said judgment section is
- 19 positive, notifying the last-named individual
- 20 customer of such positive result of the
- 21 discrimination; and
- 22 (e) a transfer transaction section for
- 23 performing a transfer transaction of at least part
- 24 of said total amount of change to an account of said
- 25 last-named individual customer.

1 2. A change management system according to
2 claim 1, further comprising a cash dispenser for
3 dispensing said at least part of said total amount
4 of change, which has been transferred to the account
5 of said last-named individual customer by said
6 transfer transaction section, to said last-named
7 individual customer.

1 3. A change management system according to
2 claim 2, wherein said transfer transaction section
3 performs said transfer transaction at the request
4 of said last-named individual customer which request
5 is made on said cash dispenser designated by the
6 service provider.

1 4. A change management system according to
2 claim 1, further comprising an incentive award
3 granting section for granting an incentive award
4 to said last-named individual customer if the result
5 of the discrimination by said judgment section is
6 positive.

1 5. A change management system according to
2 claim 2, further comprising an incentive award
3 granting section for granting an incentive award
4 to said last-named individual customer if the result
5 of the discrimination by said judgment section is

6 positive.

1 6. A change management system according to
2 claim 3, further comprising an incentive award
3 granting section for granting an incentive award
4 to said last-named individual customer if the result
5 of the discrimination by said judgment section is
6 positive.

1 7. A change management system according to
2 claim 4, further comprising an incentive award
3 selection section for offering a plurality of
4 optional incentive awards for selection by said
5 last-named individual customer,
6 said incentive award granting section being
7 responsive to said last-named individual customer's
8 selection with said incentive award selection
9 section to grant the selected incentive award to
10 said last-named individual customer.

1 8. A change management system according to
2 claim 5, further comprising an incentive award
3 selection section for offering a plurality of
4 optional incentive awards for selection by said
5 last-named individual customer,
6 said incentive award granting section being
7 responsive to said last-named individual customer's

8 selection with said incentive award selection
9 section to grant the selected incentive award to
10 said last-named individual customer.

1 9. A change management system according to
2 claim 6, further comprising an incentive award
3 selection section for offering a plurality of
4 optional incentive awards for selection by said
5 last-named individual customer,
6 said incentive award granting section being
7 responsive to said last-named individual customer's
8 selection with said incentive award selection
9 section to grant the selected incentive award to
10 said last-named individual customer.

1 10. A change management system according to
2 claim 7, wherein said incentive award selection
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 11. A change management system according to
2 claim 8, wherein said incentive award selection
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 12. A change management system according to
2 claim 9, wherein said incentive award selection

3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 13. A change management system according to
2 claim 4, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 14. A change management system according to
2 claim 5, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 15. A change management system according to
2 claim 6, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 16. A change management system according to
2 claim 7, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 17. A change management system according to
2 claim 8, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 18. A change management system according to
2 claim 9, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 19. A change management system according to
2 claim 10, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 20. A change management system according to
2 claim 11, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 21. A change management system according to
2 claim 12, wherein said incentive award granting
3 section is incorporated in said cash dispenser
4 designated by the service provider.

1 22. A change management apparatus
2 comprising:

3 (a) a change summing section for summing
4 amounts of change that are to be returned to an
5 individual customer by a service provider each as
6 the balance of a payment with a payment with one
7 or more banknotes and/or large coins for each service

8 at the service provider;

9 (b) a judgment section for discriminating
10 whether or not the total amount of change for the
11 last-named individual customer as the result of the
12 summing by said change summing section (4) reaches
13 a predetermined amount;

14 (c) a notifying section for, if the result
15 of the discrimination by said judgment section is
16 positive, notifying said last-named individual
17 customer of such positive result of the
18 discrimination; and

19 (d) a transfer transaction section for
20 performing a transfer transaction of at least of
21 said total amount of change to an account of said
22 last-named individual customer.

1 23. A cash dispenser for dispensing to a
2 customer cash of an account of the customer, equipped
3 with an incentive award granting section for
4 granting an incentive award to an individual
5 customer if the sum of individual amounts of change
6 that are to be returned to the last-named individual
7 customer by a service provider each as the balance
8 of a payment with one or more banknotes and/or large
9 coins for each service at the service provider
10 reaches a predetermined amount.

1 24. A cash dispenser according to claim 23,
2 further comprising an incentive award selection
3 section for offering a plurality of optional
4 incentive awards for selection by said individual
5 customer,

6 said incentive award granting section being
7 responsive to said individual customer's selection
8 with said incentive award selection section, to said
9 individual customer.

1 25. A change management method comprising
2 the steps of:

3 (a) inputting change information about an
4 amount of change that is to be returned to an
5 individual customer by a service provider as the
6 balance of a payment with one or more banknotes and/or
7 large coins for each service at the service provider;

8 (b) summing the individual amounts of change,
9 which have been input in said change information
10 inputting step (a), for each customer;

11 (c) discriminating whether or not the total
12 amount of change for an individual customer as the
13 result of said change summing step (b) reaches a
14 predetermined amount;

15 (d) if the result of said discriminating step
16 (c) is positive, notifying the last-named individual
17 customer of such positive result of the

18 discrimination; and

19 (e) performing a transfer transaction of at
20 least part of said total amount of change to an account
21 of said last-named individual customer.

1 26. A change management method according to
2 claim 25, further comprising the step of granting
3 an incentive award to said last-named individual
4 customer if the result of said discriminating step
5 (c) is positive.

1 27. A change management method according to
2 claim 26, further comprising the step of offering
3 a plurality of optional incentive awards for
4 selection by said last-named individual customer
5 so that said incentive award selected by said
6 last-named individual customer in said incentive
7 award offering step is granted to said last-named
8 individual customer in said incentive award granting
9 step.

1 28. A computer-readable medium in which a
2 change management program is recorded, wherein said
3 program contains instructions for execution on a
4 computer the steps:

5 (a) obtaining change information about an
6 amount of change that is to be returned to an

7 individual customer by a service provider as the
8 balance of a payment with one or more banknotes and/or
9 large coins for each service at the service
10 provider;

11 (b) summing the individual amounts of change,
12 which have been input in said change information
13 inputting step (a), for each customer;

14 (c) discriminating whether or not the total
15 amount of change for an individual customer as the
16 result of said change summing step (b) reaches a
17 predetermined amount;

18 (d) if the result of said discriminating step
19 (c) is positive, notifying the last-named individual
20 customer of such positive result of the
21 discrimination; and

22 (e) performing a transfer transaction of at
23 least part of said total amount of change to an account
24 of said last-named individual customer.